

United States Bankruptcy Court
Eastern District of CaliforniaIn re:
Rae Ann Bower
DebtorCase No. 17-20504-D
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0972-2

User: admin
Form ID: L127Page 1 of 1
Total Noticed: 2

Date Rcvd: Jan 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Feb 01, 2017.db +Rae Ann Bower, 235 Earl Avenue, Roseville, CA 95678-3215
aty +Brian L. Coggins, 9001 Foothills Blvd Suite 110, Roseville, CA 95747-5150Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILINGThe following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on January 30, 2017 at the address(es) listed below:
NONE. TOTAL: 0

FORM L127

17-20504 – D – 7

Notice of Requirement to File a Certification of Completion of Course in Personal Financial Management (Official Form 23) (v.12.15)

UNITED STATES BANKRUPTCY COURT
Eastern District of California

Robert T Matsui United States Courthouse
501 I Street, Suite 3-200
Sacramento, CA 95814
(916) 930-4400
M-F 9:00 AM – 4:00 PM
www.caeb.uscourts.gov



**NOTICE OF REQUIREMENT TO FILE CERTIFICATION ABOUT A
FINANCIAL MANAGEMENT COURSE (Official Form 423)**

Case Number: 17-20504 – D – 7

Debtor Name(s) and Address(es):

Rae Ann Bower
235 Earl Avenue
Roseville, CA 95678

Subject to limited exceptions, individual debtors must complete an approved instructional course in personal financial management, after the petition is filed, in order to receive a discharge under chapter 7 (11 U.S.C. §727), chapter 11 (11 U.S.C. §1141(d)(3)), or chapter 13 (11 U.S.C. §1328(g)). This course is required in addition to the credit counseling received pre-filing. A list of approved training agencies is available online at <http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm>.

NOTICE IS HEREBY GIVEN THAT Official Form 423, *Certification About a Financial Management Course*, must be filed **with the Clerk of Court at the address shown above**, to obtain a discharge in this case.

NOTICE IS FURTHER GIVEN THAT if otherwise ready to be closed, this case may be closed by the Clerk of Court without entry of a discharge if Official Form 423 is not filed within 60 days of the first date set for the meeting of creditors under Bankruptcy Code § 341(a) in a chapter 7 case, no later than the date the last payment is made by the debtor as required by the plan in a chapter 13 case, or no later than the filing of a motion for discharge under Bankruptcy Code § 1141(d)(5)(B) in a chapter 11 case. Once the case is closed without entry of discharge, obtaining a discharge will require the filing of Official Form 423, together with a motion to reopen the case and payment of a reopening fee (currently \$260.00 in a chapter 7 case, \$1000.00 in a chapter 11 case, and \$235.00 in a chapter 13 case).

Official Form 423 is printed on the reverse of this notice for your convenience. It is also available under "Official Forms" on the Forms and Publications page of the court's web site (www.caeb.uscourts.gov).

Dated: 1/30/17

Wayne Blackwelder
Clerk of Court

